

## Old Age, Disability, Death

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First and current law: 1996.

Type of program: Universal pension program.

**Exchange rate:** U.S.\$1.00 equals 4.35 pula.

### Coverage

All citizens of Botswana aged 65 and older. Special system for public employees.

### Source of Funds

**Insured person:** None.

**Employer:** None.

**Government:** Whole cost.

### Old-Age Benefits

**Old-age pension:** Flat-rate pension of 100 pula per month.

### Administrative Organization

Department of Labor and Social Security, general supervision and administration of program.

## Sickness and Maternity

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(1963 law requires employers in designated areas to provide certain medical services to employees and their families, and also to pay 25% of wages to female employees during 6 weeks before and 6 weeks after confinement.)

## Work Injury

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First law: 1936.

Current law: 1977.

Type of program: Employer liability/compulsory insurance with private carrier.

### Coverage

Employed persons, including members of Armed Forces.

Exclusions: Casual workers and family labor.

### Source of Funds

**Insured person:** None.

**Employer:** Whole cost, through direct provision of benefits or insurance premiums.

**Government:** None.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 66% of earnings up to 6 months; may be extended for additional 3-month periods up to 24-month maximum, with approval of Minister. Reduced amounts payable for partial disability.

Payable after 7-day waiting period until recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability benefit:** Lump sum of 60 months' earnings, if totally disabled. (Any temporary disability benefit previously paid is deducted).

Minimum benefit: 10,000 pula. Maximum benefit: 100,000 pula.

Constant-attendance supplement: 25% of ordinary benefit.

Partial disability: Percent of full benefit proportionate to degree of incapacity, according to schedule.

Maximum benefit: (lump sum), 10,000 pula.

### Workers' Medical Benefits

**Medical benefits:** Medical and surgical care, hospitalization, medicines, appliances, and transportation, up to maximum of 30,000 pula.

### Survivor Benefits

**Survivor benefit:** Lump sum of 48 months' earnings of deceased (less any temporary disability benefit previously paid); minimum, 5,000 pula; maximum, 80,000 pula.

Payable to dependents of deceased. Reduced amount paid if survivors were only partially dependent on insured.

Funeral grant: Lump sum of 100 pula.

### Administrative Organization

Department of Labor and Social Security, enforcement of law.

Employers may insure liability with private insurance companies.

## Unemployment

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(Employment Bill provides for severance benefit after 60 months of continuous employment, and up to 14 days paid sick leave per year.)